

SYNOPSIS  
DEPARTMENT OF INSURANCE  
RULE 10  
CONTINUING EDUCATION PROGRAM  
APRIL 20, 2001

Rule 10 governs the continuing education program for insurance agents, brokers and solicitors. It establishes the criteria to be met in order to be certified as a continuing education provider and as an instructor. It also sets forth the educational requirements which must be met by an agent, broker or solicitor as part of the bi-annual licensing renewal process.

Under the authority of the Louisiana Insurance Code, R.S. 22:1 et seq., in accordance with the provisions of the Administrative Procedure Act, R.S. 49:950 et seq., the Department of Insurance amended and re-enacted its existing Rule 10.

The amendments were needed to make certain changes, clarify the current language and to implement the Midwest Zone Continuing Education Reciprocity Agreement which will further the National Association of Insurance Commissioner' (NAIC) drive toward reciprocity between the states. The amendments affect the following sections: 10.3, 10.4, 10.6, 10.9, 10.11, and 10.17.

J. Robert Wooley  
Acting Commissioner of Insurance  
State of Louisiana

April 20, 2001

## GUIDELINES CONTINUING EDUCATION LOUISIANA INSURANCE LICENSES

<b>CE APPLICABILITY</b>	CE requirements apply to all resident and non-resident agents, brokers and solicitors except for industrial fire agents and limited classes of licenses.		
<b>CE APPROVAL</b>	Each CE education provider and each CE course must be submitted to Louisiana Insurance Department for approval and assignment of CE credit hours.		
<b>LICENSE RESPONSIBILITY</b>	The licensee has full responsibility to attend the required hours of approved Continuing Education, file proper forms with the Louisiana Department of Insurance, and maintain proper records of Compliance.		
<b>CE REQUIREMENTS</b>	CE requirements for each two (2) years		
	Property-Casualty license only		24 CE hours
	Life-Health license only		16 CE hours
	Both P-C and L-H licenses		
	Property-Casualty license		20 CE hours
	Life-Health license		12 CE hours
	Bail Bond license		12 CE hours
<b>CE REPORTS AND RECORD KEEPING</b>	CE providers must provide students with the proper Certificate of Completion (Appendix 5) within 60 days of course completion. The licensee must maintain the original Certificates of Completion as proof of compliance with the CE requirement.		
<b>CE METHODS</b>	CE credit hours may be earned from a variety of educational sources including seminars, self-study, and others subject to approval by the Louisiana Insurance Department. However, the total CE credit hours, which may be used for license renewal, are limited with certain education methods. Limitations apply by education divisions listed below.		
	100%	<b>DIVISION A</b>	National Professional Designations Such as: CPCU, CLU, CIC, etc. (Special rules apply)
		<b>DIVISION B</b>	Agent Associations Colleges and Universities Insurance Company Schools
		<b>DIVISION C</b>	Proprietary Schools
	50%	<b>DIVISION D</b>	Individual Study Programs (Examination Required)
	25%	<b>DIVISION E</b>	Miscellaneous General Interest Public Speaking General Interest Association Programs
<b>CE CREDIT HOURS</b>	Qualified classroom courses will generally be approved for one (1) hour of Continuing Education credit for each 50 minutes of actual classroom instruction. Alternative forms of education will receive credit for the estimated equivalence of classroom hours. The maximum CE hours for any single course:		
		Property-Casualty course	24 CE hours
		Life-Health course	16 CE hours

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**REVISED RULE #10  
CONTINUING EDUCATION  
DEPARTMENT OF INSURANCE  
STATE OF LOUISIANA  
INSURANCE EDUCATION ADVISORY COUNCIL  
Effective April 20, 2001**

**RULE 10**

- 10.1. Statutory Authority
- 10.2. Purpose
- 10.3. Basic Requirements
- 10.4. Applicability
- 10.5. Insurance Education Advisory Council
- 10.6. Program Requirements
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- 10.8. Instructor Requirements
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- 10.10. Measurement of Credit
- 10.11. Controls and Reporting
- 10.12. Program Review - Disciplinary Action
- 10.13. Credit for Individual Study Program
- 10.14. Credit for Service as Instructor
- 10.15. Effective Date
- 10.16. Separability
- 10.17. Expiration Date

**RULE 10.1 STATUTORY AUTHORITY**

The statutory authority for this regulation is Act 428 of the 1989 regular legislative session of the Louisiana legislature. This rule is issued pursuant to the authority vested in the Commissioner of Insurance, LRS 22:1193, and the Administrative Procedures Act, LRS 49:951 Et seq.

**RULE 10.2. PURPOSE**

The purpose of this regulation is to protect the public, maintain high standards of professional competence in the insurance industry, and maintain and improve the insurance skills and knowledge of agents, brokers, and solicitors licensed by the Department of Insurance. This shall be accomplished by prescribing: minimum standards of education in approved subjects that a licensee must periodically complete; procedures and standards for the approval of such education; and a procedure for establishing that continuing education requirements have been met.

**RULE 10.3. BASIC REQUIREMENTS**

- A. As a condition for the continuation of a license, a licensee must furnish the Department of Insurance, prior to the licensing renewal date, proof of satisfactory completion of approved

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subjects or courses having the required minimum hours of continuing education credit during each two (2) year licensing period.

- |   |  |
|---|--|
| 1. Life-health license only                 | 16 hours   |
| 2. Property-casualty license only           | 24 hours   |
| 3. Combination of both (P-C & L-H) licenses | 12 hours life-health<br>20 hours property-casualty |
| 4. Bail bond license                        | 12 hours   |

- B. Failure to fulfill the continuing education requirements prior to the filing date for license renewal shall cause the license to write insurance to lapse. For a period of three years from the date of lapse of the license, the license may be renewed upon proof of fulfilling all continuing education requirements through the date of reinstatement and payment of all fees due. If the license has lapsed for more than three years, the license may be renewed only by fulfilling the requirements for issuance of a new license.
- C. Property-casualty insurance agents shall complete 24 hours of approved instruction prior to each license renewal. Life-health insurance agents shall complete 16 hours of approved instruction prior to each license renewal. Each course to be applied toward satisfaction of the continuing education requirement must have been completed within the two (2) year period immediately preceding renewal of the license. Until May 1, 2003, up to ten (10) excess hours, acquired during the previous renewal period, may be carried forward and applied to the continuing education requirement.
- D. Agents authorized to write both life-health and property-casualty insurance shall complete 20 hours of approved property-casualty instruction prior to each property-casualty license renewal. These agents shall also complete 12 hours of approved life-health instruction prior to each life-health license renewal. Each course to be applied toward satisfaction of the continuing education requirements must have been completed within the two-year period immediately preceding renewal of the license. Until May 1, 2003, up to ten (10) excess hours, acquired during the previous renewal period, may be carried forward and applied to the continuing education requirement.
- E. Duplication of the same courses offered by the same provider will not be accepted as proof of compliance for continuing education requirements during the same renewal period.

#### **RULE 10.4. APPLICABILITY**

- A. This regulation applies to all resident agents, brokers, and solicitors licensed by the Department of Insurance. Further, this rule shall apply to the providers of continuing education programs and instructors for such programs.
- B. This regulation applies to all nonresident agents, brokers and solicitors licensed by the Department of Insurance. However, nonresident licensees subject to continuing education requirements in their home state shall be exempt from this regulation.
- C. This requirement for the completion of continuing education shall not apply to the following:

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Specialty classes of licenses including industrial fire, industrial life & health, credit life, credit health & accident, credit property, accidental death & dismemberment and/or vendor single interest which is written solely in connection with credit transactions, title, travel, baggage, auto clubs, home service, and other limited licenses.

2) Licensees that are at least 65 years of age and have a minimum of 15 years experience as a licensed agent, broker or solicitor and are also either:

a) no longer actively engaged in the insurance business as an agent, broker or solicitor and who is receiving social security benefits, if eligible; or

b) actively engaged in the insurance business as an agent, broker or solicitor and who represents or operates through a licensed Louisiana insurer.

3) A new licensee who has completed an approved prelicensing education course is exempt from continuing education requirements under this Rule for the first license renewal only. Thereafter the new licensee will be subject to all continuing education requirements.

D. If a licensee is unable to comply with continuing education requirements during the licensing period because of a disability, medical condition or similar reason, the Commissioner may waive the continuing education requirements or may require the licensee to complete the required number of credit hours through correspondence courses. The following is necessary to request a waiver:

- a. A current physician's statement supporting the licensee's disability/illness;
- b. A description, in the licensee's own words of the disability/illness and the reason said disability/illness prevented the licensee from attending a classroom or completing a home study (correspondence) course;

E. The Department of Insurance anticipates and expects that licensees will maintain high standards of professionalism in selecting quality education programs to fulfill the continuing education requirements.

#### **RULE 10.5. INSURANCE EDUCATION ADVISORY COUNCIL**

A. The Insurance Education Advisory Council, comprised of representatives from each segment of the insurance industry, shall be appointed by the Commissioner of insurance to perform the following duties:

1. Approve or disapprove programs as per the standards of this regulation and assign the number of continuing education hours to be awarded to programs that are approved.
2. Consider applications for exceptions as permitted under Rule of this regulation; and
3. Consider other related matters as the Commissioner may assign

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- B. The Department of Insurance shall provide all members of the Insurance Education Advisory Council timely written notice of all Council meetings. The members present at any meeting of the Insurance Education Advisory Council shall be deemed to be a quorum for purposes of acting to perform the duties of the Council pursuant to this regulation. Matters before the Insurance Education Advisory Council may be decided by a majority of those members present. In the event of a tie vote, the Chairman shall vote to break the tie.
- C. Decisions or rulings of the Insurance Education Advisory Council in performance of the duties set forth herein shall have the effect of decisions or rulings of the Department of Insurance, but are subject to review and approval by the Commissioner.

#### **RULE 10.6. PROGRAM REQUIREMENTS**

- A. All continuing education programs are subject to review and approval by the Insurance Education Advisory Council and certification by the Commissioner. Each program must be submitted to the Insurance Education Advisory Council in accordance with this Rule on forms promulgated by the Commissioner (Appendix 1 to this regulation) not less than sixty (60) days prior to the expected use of the program.
- B. If a program is not approved in advance of presentation, a retroactive application for credit may be submitted to the Insurance Education Advisory Council within sixty (60) days of completion of the course on forms promulgated by the Commissioner (Appendix 1 to this regulation). All correspondence courses or individual study programs must be approved and certified in accordance with this Rule prior to being offered to licensees for continuing education credit.
- C. Any course which has not been approved by the Insurance Education Advisory Council and certified by the Commissioner before the date on which it is to be presented shall not be represented or advertised on any manner as "approved" for continuing education credit.
- D. Courses which qualify:
  - 1. A specific course will qualify as an acceptable continuing education program if it is a formal program of learning which contributes directly, to the professional competence of a licensee. It will be left to each individual licensee to determine the course of study to be pursued. All programs must meet the standards outlined in the Rule.
  - 2. Subjects which qualify:
    - (a) The following general subjects are acceptable as long as they contribute to the knowledge and professional competence of an individual licensee as an agency, broker, or solicitor and demonstrate a direct and specific application to insurance:
      - Insurance and risk management.
      - 2. Insurance laws, regulations and ethics.
      - 3. Courses in economics, business, management, computers, finance, taxes and laws which relate specifically to the insurance business.
      - 4. Any other such subjects which may be related to the insurance industry. This

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may include but will not be limited to subjects such as securities and finance

- (b) Areas other than those listed above may be acceptable if the licensee can demonstrate that they have direct and specific application to insurance and contribute to professional competence and otherwise meet the standards set forth in this regulation. The responsibility for substantiating that a particular program meets the requirements of this regulation rests solely upon the licensee.

E. Courses which do not qualify:

- 1 Any course used to prepare for taking an insurance or securities licensing examination
2. General computer courses not specifically related to the insurance business.
- 3 Motivation, psychology, communications or sales training courses
4. General business courses not specifically related to the insurance business.
- 5 Any program not directly and specifically applicable to the insurance business

F. In order to qualify for credit, the following standards must be met by all continuing education courses:

1 Course development:

- (a) The program must have significant intellectual or practical content to enhance and improve the insurance knowledge and professional competence of participants.
- (b) The program must be developed by persons who are qualified in the subject matter and instructional design
- (c) The program content must be current and up to date

2 Course presentation:

- (a) Instructors must be qualified, both with respect to programs content and teaching methods. Instructors will be considered qualified if, through formal training or experience, they have obtained sufficient knowledge to instruct the course competently.
- (b) The number of participants and physical facilities must be consistent with the teaching method specified.
- (c) All programs must include some means for evaluating the quality of education provided.

G Any provider organization intending to provide classes, seminars, or other forms of instruction as approved subjects shall apply for program approval on following forms promulgated by the Commissioner for approval by the Insurance Education Advisory Council:

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1. For the initial approval of a provider organization, Appendix 3 - Request For Provider Approval must be submitted with appropriate history and resume of the organization necessary to establish credibility as a CE provider. Appendix 3 also lists additional information which must be provided. The provider applicant must substantiate the experience and ability of the provider organization to provide quality CE programs.
2. Appendix 1 to this regulation - NAIC Request For Program/Course Approval.
3. Division A & B providers must furnish an outline of the subject matter to be covered with time specifications for presentation.
4. Division C, D, & E providers must furnish an actual copy of the student workbook and materials, along with time specifications for presentation and a list of resource material used training aids used, and the method of presentation.
  - (a) If a provider submits a course with materials published by a recognized publisher of insurance education materials, each and every student must be provided with a complete original text from that publisher as part of the registration for the approved continuing education course. This text shall be retained by the student and shall not be returned to the provider. No substitute texts, outlines, summaries or copyright infringements will be allowed.
  - (b) Proprietary student materials of the provider must be submitted to the Insurance Education Advisory Council for approval on their own merits and must not infringe on the copyright of existing materials.
5. If multiple presentations of a program will be made, an Appendix 2 - Training Schedule must be included. The outline shall include schedule and description of locations where the program will be offered including dates and times. Any change in this schedule of locations, dates or time of classes shall be filed with the Department of Insurance not less than three days prior to the scheduled beginning date.
6. Appendix 4 - Request For Instructor Approval along with resumes and qualifications of the instructors must be submitted in compliance with section 10.8 of this Rule.

Other information supporting the request for approval as outlined in this Rule must be provided to the Insurance Education Advisory Council for consideration of the course approval. The submission must provide the Council with sufficient information to substantiate that the course provides an appropriate subject matter, of sufficient degree of advanced study, with quality written student materials, and taught by quality experienced instructors.

- H The submission shall include a statement of the method used to determine whether there has been a positive achievement of education on the part of the agent being certified. Such method may be a written examination, a written report by the agent, certification by the providing organization of the agent's program attendance or completion, or other method approved by the Council as appropriate for the subject.

Each course application shall be accompanied by a non-refundable application fee of \$25.00.

- J. Upon receipt of such material, the Insurance Education Advisory Council will approve or deny the course or program as qualifying for credit, indicate the number of hours that will be awarded for

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approved subjects, and refer the class, seminar, or program to the Commissioner for his certification. In cases of denial, the Insurance Education Advisory Council shall furnish a written explanation of the reason for such action.

- K. The Department will provide, upon request, a list of all programs currently available, which the Department of Insurance has certified.
- L. Certification of a program may be effective for a period of time not to exceed three (3) years or until such time as any material changes are made in the program, after this time the program must be recertified by the Insurance Education Advisory Council.
- M. Licensees who attend programs that are not approved for CE credit because of a small attendance by Louisiana licensees, may apply to the Insurance Education Advisory Council for individual approval of the course by complying with the standard submission procedures outlined in this Rule and the payment of the \$25.00 submission fee.
- N. The Department of Insurance may accept the Midwest Zone Standard Continuing Education Filing Forms or any other uniform, standardized forms approved by the Department of Insurance and the necessary attachments as the forms required for approval of courses submitted by a nonresident continuing education provider, for courses previously awarded credit by the continuing education provider's home state. Courses that have not previously been awarded credit in the provider's home state must be approved pursuant to all other provisions of this rule.

#### **RULE 10.7 PROVIDER REQUIREMENTS**

- A. All continuing education provider organizations are subject to review and approval by the Insurance Education Advisory Council and certification by the Commissioner. CE providers must demonstrate their ability to provide quality education programs with appropriate subjects, quality student materials, and instructors with the knowledge, experience and teaching skills necessary to improve the professional level of licensees. Applications for provider approval shall be submitted through the Department of Insurance to the Louisiana Insurance Education Advisory Council not less than sixty (60) days prior to the first submission for program approval. Each education provider applicant shall provide all necessary information in the format set forth in this Rule.

The provider application shall include:

- 1. A completed Appendix 3 - Request For Provider Approval with the additional information listed.
- 2. Qualifications of the education provider organization including but not limited to the past experience of the provider in conducting insurance education programs, sufficient to establish that the organization will provide quality CE courses.
- 3. Completion of Appendix 4 - Request For Instructor Approval and resume in accordance with the requirements and qualifications of instructors set forth in this Rule for the initial certification of the director/supervising instructor.
- 4. Administrative & Reporting Requirements Survey (Appendix 7) and supporting materials necessary to establish that the provider will comply with all reporting requirements of this Rule and provide students with the administrative support necessary to comply with CE requirements.

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5. The complete name, address, and description of the training facilities to be used sufficient to establish compliance with section 10.9. of this Rule requiring adequate facilities for proper training.
  6. A schedule of registration fees and student costs to participate in programs.
  7. Program submission as outlined in section 10.6. of this Rule including but not limited to a complete copy of all student materials or course outline used, list of resource materials, detailed description of programs, detailed time distribution of presentation, resume and qualifications of specific instructors which will teach each program, and class schedules and locations. Refer to section 10.6. for details.
- B. Insurance agent, broker or solicitor organizations, their parent or subsidiary organizations will not be approved as a continuing education provider for the primary purpose of providing continuing education for their licensed employees.
- C. Each provider application shall be accompanied by a non-refundable application fee of \$250.00.
- D. Once approved, the provider shall maintain detailed attendance records for all students for all classes for three (3) years following completion of all classes. Records must be maintained in computer format compatible with Insurance Department specifications to facilitate the electronic reporting and transfer of attendance information from the provider to the Insurance Department. The provider must complete Appendix 7 - Administrative & Reporting Requirements Survey to establish these capabilities, and must work with Insurance Department computer personnel to maintain the required computer reporting records. The provider must also maintain a physical office facility adequate for the proper storage of records, and administrative staff necessary to facilitate the proper administration of CE requirements for student licensees. Provider records may be reviewed by the Commissioner and the Council.
- E. The provider shall not allow credit for required hours for any work which is not conducted under the direct supervision of the course instructor at the approved facility during scheduled classes.

#### **RULE 10.8. INSTRUCTION REQUIREMENTS**

- A. Insurance trade associations, insurance companies, accredited public colleges and universities, and nationally recognized insurance professional designation programs as recognized by the Commissioner (Division A & B providers) shall submit for approval the education director who will be certified to serve in a supervisory capacity. The education director shall be assigned the responsibility for verifying the qualifications of any other instructors used by the provider and shall be responsible for assuring the quality of all education courses.
- B. Other organizations recommended by the Council and authorized by the Commissioner shall have an education director certified. The education director must submit a form Appendix 4 for each instructor who will participate in any course conducted by the provider. The Insurance Education Advisory Council must approve each instructor and course. The approved education director shall be responsible for any other instructor or guest instructor and shall be responsible for assuring the quality of all education courses.
- C. All instructors must possess the necessary qualifications to enable them to teach the program and to present the instructional material. Special consideration may be granted by the Commissioner

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or the Council with the Commissioner's approval where it is felt that the specific background of the instructor warrants such consideration. The qualifications for instructors shall include as a minimum the following:

- 1 For education directors and supervising instructors, five (5) years of insurance and/or education experience satisfactory to the Commissioner and Council.
2. Instructors will not be qualified who have received disciplinary action for insurance related practices by the Louisiana Insurance Department, the Insurance Department of another state, or any similar regulatory body or court.
3. Expertise and experience in the specific subject area to be taught, professional designations or other credentials which indicate a technical mastery of the subject.
4. Experience in teaching, instruction or public speaking which indicate an ability to present the subject matter.

The Commissioner shall have the authority to waive this requirement after a public hearing to determine the applicant's qualifications has been held and findings of such hearing warrant such a waiver.

#### **RULE 10.9. TRAINING FACILITY REQUIREMENTS**

- A. The provider shall furnish training facility descriptions when applying to become an approved provider of an instructional program. Minimum acceptable training facility characteristics must be maintained at all times.
- B. An atmosphere conducive to the education presentation shall be maintained, including good housekeeping, controlled environment as to heating and cooling, proper lighting, and proper furnishings.
- C. The facility shall be easily accessible and secure for the safety of the student.
- D. The instructional area of the facility should be for the exclusive use for the instructional course while in session.
- E. Readily accessible human needs should be considered when selecting a facility.
- F. Training aids, overhead viewing equipment availability and a proper visual layout of the classrooms should be addressed.
- G. In the event that proper facilities are not available as previously described, the provider shall furnish specific description of the available facility for approval by the Commissioner or the Council.

#### **RULE 10.10. MEASUREMENT OF CREDIT**

- A. Professional education courses shall be credited for continuing education purposes in full hours only. The number of hours shall be equivalent to the actual number of contact hours - number of hours in the classroom in instruction or participation. Each hourly period must include at least fifty

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(50) minutes of continuous instruction or participation. For this purpose, a one-day program will be granted eight (8) hours credit if the total lapsed time is approximately eight (8) hours and the contact time is at least four hundred (400) minutes.

- B. University or college upper division credit or noncredit courses shall be evaluated as follows: each semester system credit hour shall not exceed eight (8) hours toward the requirement; each quarter system credit hour shall not exceed four (4) hours. The final number of credits shall be determined by the Insurance Education Advisory Council.
- C. Credit hours for individual study programs shall be determined by the Insurance Education Advisory Council. The Council shall determine a reasonable number of CE credit hours which will be subject to a limitation that the licensee may only receive credit for a maximum of 50% of the required CE hours from individual study programs.
- D. The total continuing education credit hours required for license renewal are limited by the following percentages for each of the following education divisions:

#### CONTINUING EDUCATION CREDIT CHART

100%	DIVISION A	National Professional Designations CPCU, CLU, ARM CHFC, CIC, etc.
	DIVISION B	Agent Associations Colleges and Universities Insurance Companies
100%	DIVISION C	Proprietary Schools
	DIVISION D	Individual Study
	DIVISION E	Miscellaneous General Interest Public Speaking General Interest Association Programs

- E. Example of CONTINUING EDUCATION CREDIT CHART (Rule 10.10.D.)

Single license property-casualty  
Continuing education credit hours required: 24 CE hours  
Maximum CE hours for each division

A	DIVISION	HOURS	24
B	DIVISION	HOURS	24
C	DIVISION	HOURS	24
D	DIVISION	HOURS	12
E	DIVISION	HOURS	4

- F. The number of continuing education credit hours will be limited to a maximum of eight (8) hours

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per day of instruction. Continuing education credit hours will not be approved for programs conducted during meal functions unless the education presentation is completely separate from the meal function. The maximum number of continuing education credit hours which will be approved for any single course will be 24 credit hours for property-casualty courses and 16 credit hours for life-health courses.

- G. Qualified continuing education programs earning a graduate level professional designation such as CPCU, CLU, ChFC, etc. will be subject to special rules as contained in this paragraph. Qualified graduate level national designation programs which provide individual study courses shall be exempt from the requirement to pass an examination with a score of 70% or better to earn a certificate of completion, as outlined in Rule 10.13.B. Licensees which successfully pass a qualified graduate level national designation program examination shall earn 24 continuing education credit hours for property-casualty courses and 16 continuing education credit hours for life-health courses. Licensees which complete and fail a qualified graduate level national designation program examination shall earn 50% credit; 12 continuing education credit hours for property-casualty courses and 8 continuing education credit hours for life-health courses.

#### **RULE 10.11 CONTROLS AND REPORTING**

- A. Upon completion of a class, program or course of study, the instructor or sponsoring organization shall, within sixty (60) days of completion of the course, provide a certificate of completion (Appendix 5 to this regulation) to each individual who satisfactorily completes the class, program or course of study. The certificate of completion shall bear the seal of the education provider organization. The provider must also maintain computer records of course completion in a format compatible with Insurance Department standards. Providers must report course completion records to the Insurance Department as requested.
- B. Licensees must submit with the application for renewal of a license a signed continuing education statement, under oath, on a form prescribed by the department (Appendix 6 to this regulation), listing the courses that have been taken in compliance with this regulation copies of their certificate of completion (Appendix 5 to this regulation) for each of the courses completed.
- C. The original certificates of completion for each educational program or course shall be retained by the licensee as evidence of completion of the program or course for the most recent two (2) year renewal period. The licensee shall provide the Department of Insurance with these original certificates as proof of completion upon request of a formal audit.
- D. The continuing education statements submitted by licensees will be reviewed by the Department of Insurance and may be verified by a formal audit by the Department. If a continuing education statement submitted by an applicant for license renewal, as required by this regulation is not approved, the applicant shall be notified and administrative action shall be taken.
- E. The responsibility for establishing that a particular course or other program for which credit is claimed is acceptable and meets the continuing education requirements set forth in this regulation rests solely on the licensee.

#### **RULE 10.12. PROGRAM REVIEW - DISCIPLINARY ACTION**

- A. The Commissioner, Insurance Department staff and the Insurance Education Advisory Council shall have the authority to visit a training facility and review the provider's program at any time.

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Said visits can include the review of curriculum records, review of attendance records, and observation of instructional sessions in progress, which must be accessible at all times during instruction.

- B. The certificate of a provider or program may be suspended by the Commissioner if he determines that:
1. The program teaching method or program content no longer meet the standards of this regulation, or have been significantly changed without notice to the Commissioner for is recertification; or
  2. The provider certified to the Commissioner that an individual had completed the program in accordance with the standards furnished for certification or completion of the program, when in fact the individual has failed to do so; or
  3. Individuals who have satisfactorily completed the program of study in accordance with the standards furnished for certification or completion were not so certified by the provider or instructor; or
  4. There is other good and just cause why certification should be suspended.
- C. Suspension shall be subject to notice and hearing in accordance with Part 29 of the Louisiana Insurance Code LRS 22:1351-67.
- D. Reinstatement of a suspended certification may be made upon the furnishing of proof satisfactory to the Commissioner that the conditions responsible for the suspension have been corrected.
- E. The Commissioner or the Council at the direction of the Commissioner shall review all complaints lodged against a provider or instructor of a program. Such complaints shall be lodged by a notarized affidavit of a student of said course. A hearing may be called for the purpose of investigating the complaint and/or taking necessary action to resolve the complaint. Any disciplinary action required shall be taken by the Commissioner in accordance with Part 20 of the Louisiana Insurance Code LRS 22:1351-67.

#### **RULE 10.13. CREDIT FOR INDIVIDUAL STUDY PROGRAMS**

- A. Credit hours for individual study programs shall be determined by the Insurance Education Advisory Council. The Council shall determine a reasonable number of CE credit hours which will be subject to a limitation that the licensee may only receive credit for a maximum of 50% of his required CE hours from individual study programs.
- B. Qualified graduate level national designation programs shall be exempt from the requirement to pass an examination with a score of 70% or better to earn a certificate of completion as outlined in this paragraph. Refer to Rule 10.10.G. for special rules applicable to these graduate level national programs.
- C. Insurance companies admitted to do business in the State of Louisiana, insurance trade associations as recognized by the Commissioner, and accredited public or private colleges or universities may be recognized as providers of independent study courses. Other organizations recommended by the Council and authorized by the Commissioner may be approved as Providers of independent study courses if they meet one of the following qualifications:

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1. 5 years or more experience as a recognized insurance education provider of independent study courses.
  2. Accreditation by a national education organization. All individual study programs must be submitted for approval by the organization which compiles or publishes the course materials. All individual study courses must be approved prior to being offered to licensees for continuing education credit. Any such course approval is not transferable to any other entity.
- D. Continuing education credit for individual study programs must be applied to the current license renewal and may not be carried over to subsequent license renewals. No individual study program will be certified for more than 24 continuing education credit hours for property-casualty courses or 16 continuing credit hours for life-health courses.
- E. Qualified individual study program providers (Example: national publishing companies) may not contract their provider status to other CE providers. The integrity of materials and testing are the responsibility of the approved provider and must be maintained under their direct control. Local CE providers may act as vendors or marketing agents of approved individual study program providers as long as the provider controls the materials and testing.

#### **RULE 10.14. CREDIT FOR SERVICE AS INSTRUCTOR**

- A. One (1) hour of continuing education credit will be awarded for each hour completed as an instructor or discussion leader, provided the class or program is certified by the Commissioner and meets the continuing education requirements of those attending.
- B. Credit for instruction will only be granted once for each course or program, not for successive presentations of the same course.

#### **RULE 10.15. EFFECTIVE DATE**

This regulation shall be effective April 20, 2001.

Historical Note: Promulgated by the Department of Insurance October 1990

Historical Note: Amended by the Department of Insurance December 1994.

#### **RULE 10.16. SEPARABILITY**

If any provision of this regulation is for any reason held to be invalid, the remainder of the regulation shall not be affected thereby.

#### **RULE 10.17. PERIODIC REVIEW**

- A. The Rule set forth herein shall be reviewed by the Insurance Education Advisory Council every three (3) years to determine if modifications to the Rule are necessary.
- B. In the event modification of this Rule is thought to be necessary, a notice of a meeting to consider the modifications recommended by the Insurance Education Advisory Council shall be given in accordance with the provisions of R.S.22:1354C.

April 20, 2001

**REQUEST FOR APPROVAL OF CONTINUING EDUCATION IN THE STATE OF LOUISIANA**  
**INFORMATION SUBMITTED ON THIS FORM MUST BE TYPED AND FILED IN DUPLICATE**

**Attachments – 1) Attach course description\*, outline\*, Continuing Education objectives\*, copy of Certificate of Attendance/Completion\*, promotional material, types of policies, forms, etc. that may be used in considering the submitted course. 2) Attach Instructor biographical statement including typed name\* and signature\*. 3) Text must be filled in: (REQUIRED FOR APPROVAL)**

Fax: \_\_\_\_\_

Primary Instructor \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



**APPENDIX 2**  
**CONTINUING EDUCATION PROVIDER**  
**TRAINING SCHEDULE**

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Name and  
Address of  
Louisiana  
Provider  
Sponsoring  
Course

Name and Telephone Number of Contact Person

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

TRAINING  
LOCATION

INSTRUCTOR(S)

DATE

TIME

LOCATION

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SIGNATURE OF SUPERVISING  
INSTRUCTOR

**APPENDIX 3**

**CONTINUING EDUCATION PROVIDER APPLICATION**

TO STATE OF LOUISIANA  
COMMISSIONER OF INSURANCE  
AGENT LICENSING DIVISION  
P.O. BOX 94214  
BATON ROUGE, LA 70804-9214

APPLICATION FOR APPROVAL AS A PROVIDER OF CONTINUING EDUCATION COURSES PURSUANT TO ACT 428 OR THE 1989 REGULAR LEGISLATIVE SESSION.

Name and  
Address of  
Entity/  
Sponsor  
Submitting  
Course

Name and Telephone Number of Contact Person

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

**ATTACH THE FOLLOWING**

1. COURSE OUTLINE (GIVING TIME ALLOTTED TO EACH SUBJECT)
2. COPY OF RESOURCE MATERIAL
3. RESUME OF SUPERVISING INSTRUCTOR OR DIRECTOR
4. DESCRIPTION OF TRAINING FACILITIES TO BE USED
5. CLASS SCHEDULES AND LOCATIONS
6. COST OF PARTICIPATION
7. APPENDIX 7 (ADMINISTRATIVE AND REPORTING REQUIREMENTS SURVEY)

\_\_\_\_\_  
(PROVIDER)

\_\_\_\_\_  
(SIGNATURE OF PROVIDER  
REPRESENTATIVE)

\_\_\_\_\_  
(DATE)

**FOR DEPARTMENT USE ONLY**

APPROVED

BY: \_\_\_\_\_

DATE \_\_\_\_\_

DISAPPROVED

BY: \_\_\_\_\_

DATE: \_\_\_\_\_

**APPENDIX 4**

**CONTINUING EDUCATION INSTRUCTOR APPLICATION**

APPLICATION FOR APPROVAL AS A PROVIDER OF CONTINUING EDUCATION COURSES PURSUANT TO ACT 428 OR THE 1989 REGULAR LEGISLATIVE SESSION.

Name and  
Address of  
Louisiana  
Provider

Name and Telephone Number of Contact Person

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

INSTRUCTOR \_\_\_\_\_

ADDRESS \_\_\_\_\_

TELEPHONE \_\_\_\_\_

OCCUPATION \_\_\_\_\_

Qualifications

I have \_\_\_\_\_ or have not \_\_\_\_\_ received disciplinary action for insurance related practices by the Louisiana Insurance Department, the Insurance Department of another state, or any similar regulatory body or court.

\_\_\_\_\_  
Signature of Instructor

\_\_\_\_\_  
Signature of Supervising Instructor

**FOR DEPARTMENT USE ONLY**

APPROVED

BY: \_\_\_\_\_

DATE: \_\_\_\_\_

DISAPPROVED

BY: \_\_\_\_\_

DATE: \_\_\_\_\_

## APPENDIX 5

### CONTINUING EDUCATION CERTIFICATE

This Certificate of Completion will be accepted as evidence  
That the person named herein has complied with the  
Continuing Education requirements mandated by the  
Department of Insurance in the state of

#### LOUISIANA

\_\_\_\_\_  
Name of Education Provider

\_\_\_\_\_  
Provider Authorization No.

\_\_\_\_\_  
Name of Agent

\_\_\_\_\_  
Agent License No.

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Course Title

\_\_\_\_\_  
Course Number

\_\_\_\_\_  
Course Completion Date

\_\_\_\_\_  
Credit Hours Earned

\_\_\_\_\_  
Signature of Authorized Instructor

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Signature of Agent

\_\_\_\_\_  
Date:

The Department of Insurance makes the agent responsible for  
using this certificate to meet state requirements.

## APPENDIX 7

### LOUISIANA INSURANCE EDUCATION ADVISORY COUNCIL CONTINUING EDUCATION PROVIDERS ADMINISTRATIVE AND REPORTING REQUIREMENTS SURVEY

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Name and  
Address of  
Entity/  
Sponsor  
Submitting  
Course

Name and Telephone Number of Contact Person

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

- 1 How long has the organization provided insurance continuing education?

Explain: \_\_\_\_\_

- 2 Staff Levels:

Please provide the following information for all staff (including administrative) involved with providing continuing education in Louisiana.

STAFF NAME	JOB DESCRIPTION POSITION	AVERAGE HOURS/WEEK CE LOUISIANA
1 _____		
2. _____		
3. _____		_____
4. _____	_____	_____

3. Do you have a commercial business location for transaction of business and record maintenance?

Yes \_\_\_\_\_ No \_\_\_\_\_ Location: \_\_\_\_\_

- 4 Do you maintain student records on computer? \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_

Type of System \_\_\_\_\_

5. Please provide a written description of your organization; it's main function and stability including a statement explaining why it should be considered as a provider for insurance continuing education in the state of Louisiana

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Name \_\_\_\_\_ Position: \_\_\_\_\_